

Facts Are What Count
and the man who sells
Prudential policies deals
only in facts. Prudential

TEES, not estimates.
There is a vast difference.

for the Agent
Write us about an agency.

W. B. ALLEN, MGR.
Suite 727 American National Bank Building,
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Forrest F. Dryden, Home Office:

HENRY S. HÜTZLER & CO
BANKERS
SOLICIT YOUR PATRONAGE
IN ALL LINES OF
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INTEREST ALLOWED
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Make Your Money Work

For you while you sleep, and while you wake also. The man who has the Savings Bank account does just that thing. Interest starts on the day of deposit and counts up fast. Put your money in our Savings Department, where you know it is safe, and where it will increase from month to month.

Richmond Bank & Trust Co.
Northwest Corner Main and Eleventh Streets.

AT HOMES IN THE
RURAL DISTRICTS

Prosperity
Reigns

Probably the host will set out the liquor, and we have no reason to suppose that either one or the other will refuse a sociable "nip." This cheerful beginning, along with a smoke, keeps the host and his visitor in fine spirits till the meal is announced, and so on. If game is killed, the cleaning, cooking and serving also must be done, but not the host or his friend. The heavy household duties are not often shared by them. Now we will consider the lady's part in the plan of entertainment. Unless she is so fortunate as to possess a good cook, she has the distinguished honor of presiding over a hot stove three times daily, no less than an hour at a time. This does not include much preliminary work in preparing for company, etc.

A Reading Club.

The writer has recently been introduced (through his wife) to a form of entertainment that would at first appeal to those country folk (among the ladies), who being interested in current events, or most probably literature in general, would be glad to read a few words on the subject of this form of simple entertainment. The little club in question meets once a week at some member's home. The

they are very thankful that they started early to save.

There's nothing original in the above statement, but with the coming of our annual Thanksgiving season it is worth thinking about.

Are you any better off financially than you were a year ago?

Begin a savings account NOW!

Don't wait until next week or next month.

We pay 3 per cent interest.

Manchester National Bank

F. P. McConnell President
W. L. Walters Vice-President
A. A. Adams Vice-President
J. C. McHard Cashier
W. J. Fisher Asst. Cashier

great enjoyment to its numerous lady members, affording, as it does, a break in the rather monotonous daily routine of a country woman's exacting house-

gathering. The program was, generally, inclusive. The discussion was on author and his works. No doubt, politics and incidentally the women's suffrage movement may be touched upon. However, this is not down on the program.

During the afternoon light refreshments are served—simple, but appetizing. This little club seems to give

for the expression of ideas regarding literature in general or kindred topics, and, in fact, at least two hours of the daily household duties are banished from the minds of the hostesses and her friends.

The absence of men from these little gatherings may or may not encourage in a slight degree more freedom of thought and expression on the part of the ladies, for having the work of some particular author in open discussion, they are virtually in the presence of a great man, through his writings, which serves as an inspiration; but the absence of the bodily presence of this great man and of lesser lights in the shape of husband or brother detracts in no way from the pleasure of the discussion of the question or question.

Lighting

Fixtures

**GAS-ELECTRIC
COMBINATION.**

W. F. Mahoney

The Ideal
Home Beverage
HOMEBRUED and FIEDMONT
BEERS.
Home Brewing Company
Harrison and Clay Streets.
Phone: Monroe 282 and 283.

Attention, Contractors

We have just unloaded a car of the celebrated Watson Dumping Wagons, and also a car of Syracuse Wheelbarrows, Drag Scrapers and Contractor Plows.

The attention of the contractors and the trade generally of Richmond is respectfully called to the above.

THE WATT PLOW CO.,

2025 and 2026 East Franklin Street, Richmond, Va.